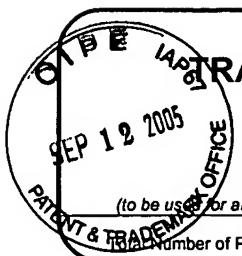
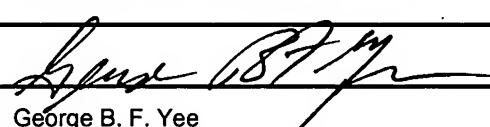


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 TRANSMITTAL FORM <small>(to be used for all correspondence after initial filing)</small>		Application Number	10/080,163
		Filing Date	February 19, 2002
		First Named Inventor	Takeshi Ieshima
		Art Unit	3624
		Examiner Name	Debra F. Charles
Number of Pages in This Submission		Attorney Docket Number	16869S-042700US

ENCLOSURES (Check all that apply)			
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC	
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences	
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<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information	
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter	
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):	
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	USPTO forms SB08A & B (two pages), copies of two cited references, copy of office action for JP2001-324345, Return Postcard	
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund		
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<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53			

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	George B. F. Yee		
Date		Reg. No.	37,478

CERTIFICATE OF TRANSMISSION/MAILING

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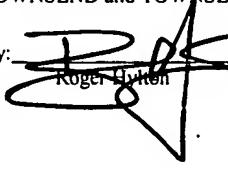
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On SEPT 8, 2005

TOWNSEND and TOWNSEND and CRAWFORD LLP

By: 



PATENT
Attorney Docket No.: 16869S-042700US
Client Reference No.: W00144-01EG

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Takeshi Ieshima, et al.

Application No.: 10/080,163

Filed: February 19, 2002

For: SYSTEM AND METHOD FOR
MANAGING DEBTS

Examiner: Debra F. Charles

Art Unit: 3624

**INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. The references were cited in an Office Action mailed June 14, 2005 from the Japan Intellectual Property Office for the related Japanese Patent Application JP2001-324345.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

CERTIFICATION

I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



George B. F. Yee
Reg. No. 37,478

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 650-326-2400
Fax: 650-326-2422
GBFY:rnh



Constitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2 Attorney Docket Number 16869S-042700US

Complete If Known

Application Number	10/080,163
Filing Date	February 19, 2002
First Named Inventor	Takeshi Ieshima
Art Unit	3624
Examiner Name	Debra F. Charles

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

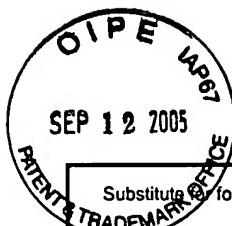
FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
1	JP		2000-057227	A	02-25-2000	SAN DENSHI KK		<input checked="" type="checkbox"/>

Examiner Signature	Date Considered
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				Application Number	10/080,163
				Filing Date	February 19, 2002
				First Named Inventor	Takeshi Ieshima
				Art Unit	3624
				Examiner Name	Debra F. Charles
Sheet	2	of	2	Attorney Docket Number	16869S-042700US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	2	NAKAMURA et al. <u>Introduction to Mutual Fund</u> chapter 14 "US Cash Management Accounts," pp. 84-93, Toyo Keizai Shinpousha pub., Japan (June 1998).	

Examiner Signature		Date Considered	
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